

United States Bankruptcy Court

Southern District of New York

Case No. 10-22624-rdd

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Augusto Juan Beltran
aka Augusto Beltran, aka Augusto J Beltran
1 Father Finian Sullivan Drive, Apt. 11I
Yonkers, NY 10701

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-4843

Employer Tax-Identification No(s).(EIN)[if any]:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: July 20, 2010

Robert D. Drain
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0208-7
Case: 10-22624

User: awilrodri
Form ID: bl8

Page 1 of 1
Total Noticed: 8

Date Rcvd: Jul 20, 2010

The following entities were noticed by first class mail on Jul 22, 2010.

db +Augusto Juan Beltran, 1 Father Finian Sullivan Drive, Apt. 11I, Yonkers, NY 10703-2823
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
5140241 +Chase Bank USA, N.A., C/O Zwicker & Associates, 150 Allens Creek Road,
Rochester, NY 14618-3308
5140242 +Discover Bank, C/O FMA Alliance, Ltd., 11811 North Freeway, Suite 900,
Houston, TX 77060-3292

The following entities were noticed by electronic transmission on Jul 20, 2010.

5140239 +EDI: CAPITALONE.COM Jul 20 2010 15:53:00 Cap One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
5140240 +EDI: CHASE.COM Jul 20 2010 15:53:00 Chase, P. O. Box 15298, Wilmington, DE 19850-5298
5140243 EDI: DISCOVER.COM Jul 20 2010 15:53:00 Discover Bank, P. O. Box 15316,
Wilmington, DE 19850
5140244 +EDI: CHASE.COM Jul 20 2010 15:53:00 Washington Mutual, P. O. Box 9016,
Pleasanton, CA 94566-9016

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2010

Signature:

